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# Federal Reserve Release

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*H.2*

## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 32*

*Week Ending August 10, 2002*

**Forms**

Forms -- initial review of proposals to extend, without revision, the Recordkeeping and Disclosure Requirements of Regulation B (Equal Credit Opportunity) and Recordkeeping and Disclosure Requirements of Regulation E (Electronic Fund Transfers).

- Proposed, July 22, 2002 (AC)

**Regulations And Policies**

Credit Card Lending -- extension to September 23, 2002, of the comment period on the proposed interagency guidance on account management and loss allowance.

- Announced, August 8, 2002

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

## Atlanta

Cavalry Banking, Murfreesboro, Tennessee -- to establish a branch at 467 Sam Ridley Parkway West, Smyrna.

- Approved, July 29, 2002 (AC)

## Cleveland

Fifth Third Bank, Western Michigan, Grand Rapids, Michigan -- to establish a branch at 2500 Brenton Woods Drive, S.E.

- Approved, August 6, 2002

## New York

JPMorgan Chase Bank, New York, New York -- to establish a branch at 39 Smith Street, Nanuet.

- Approved, August 7, 2002

## Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 4300 Breaker Lane, Austin, Texas.

- Approved, August 5, 2002

## Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 100 Park Place Boulevard, Kissimmee, Florida.

- Approved, August 8, 2002

## Atlanta

Southern Exchange Bank, Tampa, Florida -- to establish a branch at 725 Harbour Post Drive.

- Approved, August 8, 2002

**Bank Holding Companies**

Richmond

Allied Irish Banks, plc, Dublin, Ireland, and Allfirst Financial, Inc., Baltimore, Maryland -- to acquire an interest in Clarity Incentive Systems, Inc., New York, New York, and thereby engage in data processing and management consulting activities.

- Approved, August 6, 2002

St. Louis

Aviston Financial Corporation, Trenton, Illinois -- to become a bank holding company through the acquisition of Aviston Bancorp, Inc., Aviston, and State Bank of Aviston.

- Approved, August 7, 2002

Kansas City

First Commerce Financial Corporation, Marysville, Kansas -- to become a bank holding company through the acquisition of First Commerce Bank, National Association, a de novo bank.

- Approved, August 5, 2002

Dallas

Sterling Bancshares, Inc., Houston, Texas -- to merge with ENB Bankshares, Inc., Dallas, and thereby acquire ENB Delaware Bankshares, Inc., Wilmington, Delaware, and Eagle National Bank, Dallas.

- Approved, August 7, 2002

Atlanta

Swann Bancshares, Inc., Wedowee, Alabama -- to become a bank holding company through the acquisition of Bank of Wedowee.

- Approved, August 9, 2002

San Francisco

UCBH Holdings, Inc., San Francisco, California -- to acquire shares of Bank of Canton of California.

- Withdrawn, August 9, 2002

**Bank Holding Companies**

Atlanta

United Community Bankshares of Florida, Inc., Orlando, Florida -- to become a bank holding company through the acquisition of United Heritage Bank and Community National Bank of Mid-Florida, Lake Mary.

- Approved, August 8, 2002

Director, BS&R

West Bancorporation, West Des Moines, Iowa -- transfer agent registration.

- Approved, August 7, 2002

**Bank Mergers**

Atlanta

Bank Independent, Sheffield, Alabama -- to acquire certain assets and assume certain liabilities of the Mall and Rogersville branches of First Southern Bank, Florence.

- Approved, August 9, 2002

**Banks, National**

Director, BS&R

Bankers Trust Company, N.A. of Des Moines, Des Moines, Iowa -- transfer agent registration.

- Withdrawn, August 7, 2002

**Banks, State Member**

Director, BS&R

AmSouth Bank, Birmingham, Alabama, and AmSouth Bank Agency Services, Nashville, Tennessee -- transfer agent registrations.

- Withdrawn, August 7, 2002

**Change In Bank Control**

Kansas City

Hildreth State Company, Inc., Hildreth, Nebraska -- change in bank control.

- Permitted, August 6, 2002

**Competitive Factors Reports**

Richmond

Calvin B. Taylor Banking Company of Berlin, Maryland, Berlin, Maryland -- report on competitive factors of the proposed merger with Calvin B. Taylor Bank of Delaware, Ocean View, Delaware.  
- Submitted, August 5, 2002

Atlanta

The Community Bank, Loganville, Georgia -- report on competitive factors of a proposed change in bank control.  
- Submitted, August 8, 2002

St. Louis

The First National Bank in Staunton, Staunton, Illinois -- report on competitive factors of the proposed merger with Hamel State Bank, Hamel.  
- Submitted, August 7, 2002

Dallas

First National Bank of Central Texas, Waco, Texas -- report on competitive factors of the proposed acquisition of the Hillsboro branch of Texas Bank, Weatherford.  
- Submitted, August 7, 2002

Secretary

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed purchase of the Havelock and West Jefferson branches of RBC Centura Bank, Rocky Mount.  
- Submitted, August 7, 2002

Chicago

Illinois National Bank, Springfield, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Chatham branch of Palmer State Bank, Taylorville.  
- Submitted, August 8, 2002

**Competitive Factors Reports**

New York

North Fork Bancorporation, Inc., Melville, New York -- report on competitive factors of the proposed merger of North Fork Bank and North Fork New Jersey Interim Bank, Jersey City, New Jersey.  
- Submitted, August 8, 2002

Kansas City

Sunflower Bank, National Association, Salina, Kansas -- report on competitive factors of the proposed merger with Bank of Monte Vista, Monte Vista, Colorado.  
- Submitted, August 5, 2002

St. Louis

Union Planters Bank, National Association, Memphis, Tennessee -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two branches of Hemisphere National Bank, Miami, Florida.  
- Submitted, August 8, 2002

New York

Union State Bank, Nanuet, New York -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Yonkers branch of Fourth Federal Savings Bank, New York.  
- Submitted, August 9, 2002

Chicago

Vermillion Valley Bank, Piper City, Illinois -- report on competitive factors of the proposed merger with Roberts State Bank, Roberts.  
- Submitted, August 8, 2002

**Currency**

Director, RBOPS

Federal Reserve Notes -- letter confirming request for printing of notes during the fiscal year ending September 30, 2003.  
- Approved, August 8, 2002

**Extensions Of Time**

Secretary

Citibank, N.A., New York, New York -- extensions of time for Citibank Overseas Investment Corporation, New Castle, Delaware, to divest interests in certain properties.  
- Granted, August 5, 2002

Director, BS&R

Citigroup Inc., New York, New York -- extension to February 3, 2003, to conform the investments of Banco Nacional de Mexico, S.A., Mexico City, Mexico, to the requirements of Regulation K.  
- Granted, August 5, 2002

**Financial Holding Companies**

Secretary

Peoples Bancorp, Inc., Marietta, Ohio -- election to become a financial holding company.  
- Effective, August 5, 2002

**Membership**

Atlanta

First Georgia Community Bank, Jackson, Georgia -- membership in the Federal Reserve System.  
- Approved, August 9, 2002

Richmond

Highlands Community Bank, Covington, Virginia -- membership in the Federal Reserve System.  
- Approved, August 8, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 10, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 10, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish five seasonal-use limited branch offices in Pennsylvania located at: Gettysburg College, 300 North Washington Street, Gettysburg; Dickinson College HUB Building, North Collega and Louthier Streets, Carelisle Borough; Messiah College, Eisenhower Campus Center, One College Avenue, Upper Allen Township; Penn State Berks Campus, Tulpehocken Road, Spring Township; Penn State Mont Alto Campus, One Campus Drive, Borough of Mont Alto.	Newspaper – 08/15/2002
Agency	BBVA Bancomer SA, Mexico City, Mexico, to establish an agency in Houston, Texas.	Newspaper – N/A

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for**

**Quarter of**

<i>Institution</i>	<i>Location</i>
None	

# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 10, 2002

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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**Section V – Availability of CRA public evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for                      Quarter of**

<i>Institution</i>	<i>Location</i>
None	

# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 10, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Notifications by Fifth Third Bank, Cincinnati, OH of its intent to establish branch facilities on 2.072 acres on Center Street, Chardon, OH and at 1076 and 1068 High Street, Wadsworth, OH.	08/09/2002
*Branch	Notification by Fifth Third Bank, Western Michigan, Grand Rapids, MI of its intent to establish a branch facility at 5217 Harvey Street, Norton Shores, MI.	08/01/2002

\* Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 10, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Highlands Union Bank, Abingdon, Virginia, to establish a branch at the intersection of State Highway 394 and Bountville Boulevard, Bristol, Tennessee.*	Newspaper - 08/15/2002
Branch	Resource Bank, Virginia Beach, Virginia, to establish a branch at One Columbus Center, Suite 105, Virginia Beach, Virginia.*	Newspaper - 08/19/2002

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire CB Financial Corp., Warrenton, Georgia.*	Fed Reg - 09/09/2002 Newspaper - 08/26/2002

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2556882	Metro-County Bank of Virginia, Inc. 8206 Atlee Road Mechanicsville, Virginia 23116	05/28/2002	08/10/2002	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 10, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1415 West 5 <sup>th</sup> Street, Laurel, Mississippi, to be known as the Laurel Main Branch.	08/21/2002*
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 921 S. Range Avenue, De nham Springs, Louisiana.	08/12/2002*
Branch	Tennessee State Bank, Pigeon Forege, Tennessee, to establish a branch located at 3307 Winfield Dunn Parkway, Kodak, Tennessee.	08/11/2002*

\*Subject to provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	GB&T Bancshares, Inc., Gainesville, Georgia, to acquire Home Town Bank of Villa Rica, Villa Rica, Georgia.	NP - 09/12/2002* Fed Reg – 09/09/2002*
3(a)(1)	MCB Financial Group, Inc., Carrollton, Georgia, to become a bank holding company by acquiring McIntosh Commercial Bank, Carrollton, Georgia.	NP – 09/09/2002* Fed Reg – 09/09/2002*
3(a)(3)	NW Services Corporation, Ringgold, Georgia, to acquire The Bank of Sharon, Sharon, Tennessee.	NP – 09/06/2002* Fed Reg – 09/09/2002*
3(a)(3)	P.C.B. Bancorp, Inc., Largo, Florida, to merge with Gateway American Bancshares, Inc., and thereby acquire Gateway American Bank of Florida, both of Fort Lauderdale, Florida.	NP – 08/04/2002* Fed Reg – 08/15/2002*
CIC	After-the-fact change in control notice by Southern Bancorp, Inc. Employee Stock Ownership Plan With 401K Provisions, Marietta, Georgia, to retain 19.49 percent of the outstanding shares of Southern Bancorp, Inc., Marietta, Georgia, and commitment waiver request by Southern Bancorp, Inc., Marietta, Georgia, to not incur debt.	NP – 08/20/2002 Fed Reg – 08/14/2002

\*Subject to provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
570231	Colonial Bank Post Office Box 1108 Montgomery, Alabama 36101 (334) 395-7900	02/25/2002	08/04/2002	S	X	

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 10, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Johnson Bank, Racine, Wisconsin, to merge with Capital Bank, Green Bay, Wisconsin and thereby to establish branches at 455 Riverdale Drive, Green Bay, Wisconsin and 840 Main Avenue, DePere, Wisconsin.*	Newspaper – N/Avail
18C & Branches	Salin Bank & Trust Company, Indianapolis, Indiana, to merge with Blue River Federal Savings Bank, Edinburg, Indiana and thereby to establish branches.*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Bement Bancshares, Inc., Bement, Illinois, to acquire 100 percent of CGB&L Financial Group, Inc., Cerro Gordo, Illinois and thereby indirectly acquire Cerro Gordo Building and Loan, s.b., Cerro Gordo, Illinois.*	Fed Reg – 08/30/2002 Newspaper – N/Avail
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to acquire additional shares and increase its ownership from 32.52 percent to 51 percent of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois, and thereby to indirectly acquire additional voting shares of Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 08/30/2002 Newspaper – N/Avail
4(c)(8)	Southwest Company, Oakland, Iowa, to retain 100 percent ownership of Fremont County Savings Bank, Sidney, Iowa, following its conversion from a state-chartered bank to a federal savings association, and thereby operate a savings association.*	Fed Reg – 08/22/2002 Newspaper – 08/24/2002

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
4(c)(8)	Goodenow Bancorporation, Okoboji, Iowa, proposes to engage denovo in extending credit and servicing loans.
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, proposes to acquire, indirectly through its subsidiary, Metavante Corporation, substantially all of the assets of Spectrum EBP, LLC, Atlanta, Georgia.

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
540542	G.W. Jones Exchange Bank 115 W. Main Street Marcellus, Michigan 49067 (616) 646-2151	01/15/2002	08/05/2002	S		X

**Section VI – CRA examinations scheduled for Fourth Quarter of 2002**

<i>Institution</i>	<i>Location</i>
Town & Country Bank	Buffalo, Illinois
Cole Taylor Bank	Chicago, Illinois
Pacific Global Bank	Chicago, Illinois
Libertyville Bank & Trust	Libertyville, Illinois
United Community Bank of Lisle	Lisle, Illinois
Northbrook Bank & Trust	Northbrook, Illinois
First Bank of Berne	Berne, Indiana
Home Savings Bank	Columbus, Indiana
Irwin Union Bank and Trust Co.	Columbus, Indiana
Central Bank of Russiaville	Russiaville, Indiana
Blencoe State Bank	Blencoe, Iowa
Prairie State Bank	Brunsville, Iowa
Citizens Bank & Trust	Cedar Rapids, Iowa
Columbus Junction State Bank	Columbus Junction, Iowa
Central State Bank	Muscatine, Iowa
Paramount Bank	Bingham Farms, Michigan
Calumet County Bank	Brillion, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 10, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1 3A3	State Bank & Trust Company Employee Stock Ownership Plan, Greenwood, Mississippi (“ESOP”), to become a bank holding company by acquiring 25.08 percent of the voting shares of State Capital Corporation, Greenwood, Mississippi, and thereby indirectly acquire its subsidiary bank, State Bank & Trust Company, Cleveland, Mississippi. In connection with the notification by State Capital Corporation, ESOP proposes to indirectly acquire up to 100 percent of Mississippi Southern Bank, Port Gibson, Mississippi.	Newspaper – 09/09/2002 Fed Reg – 09/09/2002

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 10, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Cornerstone State Bank, Le Sueur, Minnesota, to purchase the assets and assume the deposit liabilities of the Belle Plaine and Green Isle, Minnesota, branches of the First National Bank of the North, Sandstone, Minnesota, and incident thereto establish branches in those locations.*	08/24/2002
Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 101 South 13 <sup>th</sup> Street, Laramie, Wyoming.*	09/01/2002

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Marquette Financial Companies, Minneapolis, Minnesota, to become a bank holding company by acquiring 100% of the outstanding voting shares of CBA Bancshares, Inc., Minneapolis, Minnesota, and its subsidiary bank, Community Bank of Arizona, N.A., Wickenburg, Arizona.*	Fed Reg – 08/05/2002 Newspaper – 08/15/2002
CIC	Kenneth D. and Suzanne M. Roeder, De Smet, South Dakota to gain control of Kingsbury Bank Holding Company, De Smet, South, and thereby indirectly gain control of Peoples State Bank, De Smet, South Dakota.	Fed Reg – 08/23/2002 Newspaper – N/Avail
CIC	Marcelle McVay, Chicago, Illinois, to retain control of Minnwest Corporation, Montevideo, Minnesota, and thereby indirectly retain control of Minnwest Bank Luverne, Luverne, Minnesota; Minnwest Bank Central, Montevideo, Minnesota; Minnwest Bank Ortonville, Ortonville, Minnesota; Minnwest Bank, M.V., Redwood Falls, Minnesota; Minnwest Bank South, Tracy, Minnesota; and Minnwest Bank Sioux Falls, Sioux Falls, South Dakota.	Fed Reg – 08/23/2002 Newspaper – N/Avail

**Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Jerry E. Gerber, Rice Lake, Wisconsin; Terry G. Gerber, Cameron, Wisconsin; Susan J. Gerber, Blaine, Minnesota; Ernest J. Gerber, Bruce, Wisconsin; Alan F. Gerber, Radisson, Wisconsin; Kathleen L. Gerber, Quincy, Massachusetts; and Holly A. Barnes, Hayward, Wisconsin, to gain control of Old Murry Bancorp, Inc., Cameron, Wisconsin, and thereby indirectly gain control of Owen-Curtiss Financial Corporation, Rice Lake, Wisconsin, which owns Brill Bancshares, Inc., Rice Lake, Wisconsin, and its subsidiary bank, Brill State Bank, Rice Lake, Wisconsin, and Gilman Corporation, Gilman, Wisconsin, which owns the State Bank of Gilman, Gilman, Wisconsin.	Fed Reg – 08/23/2002 Newspaper – N/Avail
CIC	Craig L. Larson, Bismarck, North Dakota, to gain control of First Southwest Bancorporation, Bismarck, North Dakota, and thereby indirectly gain control of First Southwest Bank, Bismarck, North Dakota.	Fed Reg – 08/27/2002 Newspaper – N/Avail
CIC	Gary A. Gerber, Rick H. Gerber, Jim E. Gerber, all of Exeland, Wisconsin; and Mahala A. Earnhart, Hewitt, Wisconsin, to gain control of Chippewa Valley Agency, Ltd., Winter, Wisconsin, and thereby indirectly gain control of Chippewa Valley Bank, Winter, Wisconsin.	Fed Reg – N/Avail Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act.

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
1401891	Valley Bank of Glasgow Glasgow, Montana	04/08/2002	08/05/2002	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution*

*Location*

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None

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 10, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers State Bank, Wallace, Nebraska, to establish a branch at 418 North Dewey Street, North Platte, Nebraska.	Newspaper - 08/31/2002
Branch	Pleasanton State Bank, Pleasanton, Nebraska, to establish a branch at 6005 2 <sup>nd</sup> Avenue West, Kearney, Nebraska.	Newspaper - 08/10/2002
Branch	Saline State Bank, Wilber, Nebraska, to establish a branch at 5620 South 48 <sup>th</sup> Street, Lincoln, Nebraska and a branch at 221 West 4 <sup>th</sup> , Cortland, Nebraska.	Newspaper - 08/19/2002
Branch	Platte Valley State Bank & Trust Company, Kearney, Nebraska, to establish a branch at 920 Diers Avenue, Grand Island, Nebraska.	Newspaper - 08/15/2002

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to acquire up to 11.8 percent of the voting shares of Morrill Bancshares, Inc., Sabetha, Kansas, parent of Morrill State Bank & Trust Company, Sabetha, Kansas.	Newspaper - N/Available Fed Reg - N/Available
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to acquire an additional 3.46 percent, for a total of 17 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of City National Bank, Kilgore, Texas.	Newspaper - N/Available Fed Reg - N/Available
3(a)(3)	Morrill Bancshares, Inc., Sabetha, Kansas, to acquire up to 52.73 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of City National Bank, Kilgore, Texas.	Newspaper - N/Available Fed Reg - N/Available
3(a)(3)	Lauritzen Corporation, Inc., Omaha, Nebraska, to acquire an additional 4.1 percent, for a total of 28 percent of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska, parent of First National Bank of Omaha, Omaha, Nebraska.	Newspaper - 09/03/2002 Fed Reg - 08/29/2002

**Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Morrill Bancshares, Inc., Sabetha, Kansas (Morrill), to merge with Morrill & Janes Bancshares, Inc., Hiawatha, Kansas and Onaga Bancshares, Inc., Merriam, Kansas, with Morrill as the survivor.	Newspaper - N/Available Fed Reg - 09/06/2002
4(c)(8)	Morrill Bancshares, Inc., Sabetha, Kansas, to acquire up to 43.34 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, a savings association.	Newspaper - N/Available Fed Reg - 09/06/2002
4(c)(8)	Morrill Bancshares, Inc., Sabetha, Kansas, to acquire 100 percent of the voting shares of First Trust Company of Onaga, Onaga, Kansas, thereby engaging in trust company activities.	Newspaper - N/Available Fed Reg - 09/06/2002
4(c)(8)	First Centralia Bancshares, Inc., Centralia, Kansas, in its acquisition of Morrill Bancshares, Inc., Sabetha, Kansas, to indirectly acquire up to 43.34 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, a savings association.	Newspaper - N/Available Fed Reg - N/Available
4(c)(8)	First Centralia Bancshares, Inc., Centralia, Kansas, in its acquisition of Morrill Bancshares, Inc., Sabetha, Kansas, to indirectly acquire 100 percent of the voting shares First Trust Company of Onaga, Onaga, Kansas, thereby indirectly engaging in trust company activities.	Newspaper - N/Available Fed Reg - N/Available
CIC	James Michael McAuley and Charlie Edward Blankenship, both of Norman, Oklahoma, as Trustees for the Cynthia Ann Mayes Blankenship QSST; the Catherine Suzanne Mayes McAuley QSST; and the Mava Geraldine Mayes Trust, to retain control of Consolidated Equity Corporation, Purcell, Oklahoma, parent of First American Bank & Trust Company, Purcell, Oklahoma.	Newspaper - 08/30/2002 Fed Reg - N/Available

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
576952	First Nebraska Bank 232 N. Spruce Valley, Nebraska 68064-9673	05/20/2002	08/05/2002	S		X
440857	First Country Bank 325 N. Main Street Urich, Missouri 64788	05/20/2002	08/08/2002	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 10, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank, Granbury, TX, to establish a branch located at 6224 Colleyville Boulevard, Suite B, Colleyville, TX*	08/23/2002

\*Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Prosperity Bancshares, Inc., Houston, TX, to acquire Southwest Bank Holding Company, Dallas, TX, and Bank of the Southwest of Dallas, Dallas, TX*	Fed Reg – 08/30/2002 Newspaper – 08/30/2002

\*Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution' s record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 10, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	TODAY' S BANCORP, Inc., to become a bank holding company by acquiring 100 percent of TODAY' S BANK, both of Va ncouver, Washington.*	Newspaper – 08/27/2002 Fed Reg – 09/06/2002

\* Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Fourth Quarter of 2002

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<i>Institution</i>	<i>Location</i>
Bank of Ephraim	Ephraim, Utah
Bank of Hawaii	Honolulu, Hawaii
Bank of Santa Clara	Santa Clara, California
County Bank	Merced, California
Golden Gate Bank	San Francisco, California
Placer Sierra	Auburn, California
Union Safe Deposit Bank	Stockton, California
Valley Independent Bank	El Centro, California

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.